

**USAID**

**Armenia Earthquake Zone Recovery Program  
Housing Certificate Component**

**PROGRAM OPERATING PROCEDURES**

**Prepared for the United States Agency for International Development /  
Armenia**

**The Urban Institute, Yerevan  
August 2001**

## Introduction

The Certificate Component of USAID's Armenia Earthquake Zone Recovery Program involves five main stages. Although UI will supervise or monitor each stage, primary implementation is the responsibility of different organizations:

Stage	Implementer
1. Site and Beneficiary Identification	UI Component I and II Staff
2. Housing Search	NGOs
3. Transaction Processing	Banks
4. Domic Removal	Local Government
5. Program Monitoring	CPA

These Program Operating Procedures will address the first four stages; the monitoring plan will be detailed in a separate document. Stages 1 and 2 and, to a lesser degree, 4 are primarily social sector activities, and are covered in the attached "Social Procedures," while Stage 3 is more technical in nature and is addressed in the attached "Technical Procedures," which primarily consists of the Bank Manual, a step-by-step guide to the certificate processing performed by the participating banks. Both documents are adapted from materials developed during the Pilot Program.

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**SOCIAL PROCEDURES**

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## Table of Contents

Section I: Beneficiary Identification and Distribution of Certificates.....	1
1. How are Participants in the Housing Certificate Program Selected? .....	1
<i>Information for the Preparation of the Working List</i> .....	1
<i>Orientation Session with the Residents of the Site</i> .....	1
<i>The Role of Non-Governmental Organizations in Identifying Beneficiaries</i> .....	2
<i>Documentary Verification of Information</i> .....	2
<i>Criteria for Inclusion in the Preliminary List</i> .....	3
2. Preparation of the Preliminary List of Participants in the Housing Certificate Program.....	3
3. Orientation Sessions with Households on the Preliminary List.....	3
4. Interviews with Representatives of Households Who have Participated in Orientation Sessions .....	5
5. How is the Compensation Amount Determined? .....	6
6. Final Confirmation of a Candidate to Receive a Housing Certificate .....	7
7. Signing the Contract Between a Housing Certificate Candidate and the Municipality .....	7
Section II: Social Issues in Support to Beneficiaries and Site Monitoring .....	7
1. Role of the NGO.....	7
2. Monitoring Progress and Providing Individual Support .....	8
3. Appeal Procedures .....	8

### Annexes

- Annex 1. CPA Questionnaire
- Annex 2: Application Form/Refusal to Participate
- Annex 3. Frequently Encountered Situations in Determining Household Eligibility
- Annex 4. Municipal Agreement
- Annex 5. Compensation Principles
- Annex 6. NGO Monthly Report
- Annex 7. NGO's Home Search Assistance Guidelines
- Annex 8. NGO Site Monitoring Report
- Annex 9. Steps in Domic Removal (Sample)

## **Section I: Beneficiary Identification and Distribution of Certificates**

These procedures for the selection of participants in the Housing Certificate Program and the distribution of housing certificates (henceforth “Procedures”) were tested in Gyumri during the implementation of the Housing Certificate Pilot Project.

An analysis of the preliminary results shows that the Procedures are effective. By implementing the measures described in the Procedures, more than 300 households living in the Pilot site of Yerevanyan Khchughi in Gyumri were provided with Housing Certificates.

### **1. How are Participants in the Housing Certificate Program Selected?**

#### ***Information for the Preparation of the Working List***

For implementation of the Housing Certificate Program, households will be selected to participate on a geographic basis. This means that immediately after initiation of the Program, sites occupied by temporary shelters (“domics”) will be selected by mutual agreement of USAID, the Program Manager, and GoA (central and local government). The population of each site will be surveyed.

On each selected site, households living in temporary shelters will be surveyed by the Center for Policy Analysis (CPA) at the American University of Armenia. The survey will be conducted in the following manner: Employees of the Center developed a special methodology and questionnaire (Annex 1) that they will use to conduct a survey of households living in temporary shelters. As a result of this survey, the Program Manager will have the information specified in the questionnaires for each of the households living in temporary shelter on each site.

Based on this information and the eligibility criteria for the Program, a working list of participants for the Certificate Program will be developed. (CPA’s census will also be used to identify potential recipients of urban individual HIGs and to establish a baseline for monitoring the Government of Armenia’s provision of alternatives housing to nonparticipants.)

This self-reported information will be the basis of the Working List for beneficiary identification on each site. Documentary verification of this information will be established in the next phase. Certain documentary information will be requested from the Municipality by UI based on this working list (see Documentary Verification, below); other documents will be requested from the potential beneficiaries themselves.

#### ***Orientation Session with the Residents of the Site***

Using this preliminary list, all households living in temporary shelter on each site will be invited to a general meeting conducted by UI Social Sector Staff.

This meeting will be conducted to inform the residents of the selected site (all the residents of the site – whether or not they are eligible for housing compensation – are

invited to the meeting) about the Housing Certificate Program implementation. The objective of the General Meeting is to explain the eligibility criteria to all those living on each site – in effect, so that everyone understands why one household may receive a certificate while a neighboring household may not. (During the pilot phases of the urban HIG and the special “plus-one” certificate program, separate meetings to discuss these programs will be held for potential beneficiaries. Once these programs are ready to be rolled out, more extensive information on them will likely be included in the General Meeting as well.)

Organization of the orientation session as well as ongoing contact with the households living on each site is accomplished by the NGOs selected earlier through a tender process.

### ***The Role of Non-Governmental Organizations in Identifying Beneficiaries***

After the final selection of the NGOs, the organizations and the Program Manager will sign a contract that will determine the further operation of the selected NGOs.

After signing the contract and before starting the program, the Program Manager will organize a one-day training for the NGOs involved.

The objective of the one-day training is to acquaint the NGOs with all of the details of the objective and tasks of the Program, as well as to clarify the program steps.

The NGO plays an important role not only in the phase of selection of the beneficiary candidates in participating in the HC Program, but also throughout the entire process on each site (see NGO Role, below). In particular, they act as a vital communication channel between the Urban Institute and the selected communities.

### ***Documentary Verification of Information***

In this stage, the data collected during the oral (not documentary) interviews in the previous stage is verified through the Municipality and Cadastre:

1. Address of the temporary shelter, the number and names of all household members, registered in the temporary shelter;
2. The address of the housing occupied before the earthquake, the number and names of people registered in this housing;
3. The number of rooms occupied before the earthquake;
4. Verification that the housing occupied before the earthquake was actually lost during the earthquake;
5. Information on whether or not the household has received housing compensation from the government or any donor organization;
6. Information on whether or not the household has property rights in (owns) a dwelling;
7. Information on whether or not the household is involved in any program implemented by any other organization providing housing compensation.

All this data will be verified by UI social sector staff using the following sources:

- For Points 1-5 and 7, the Municipality's official response on the temporary and permanent registration and compensation status of those households on the working list;
- For Point 6, the official response on housing ownership of those household on the working list from the Real Estate Cadastral Committee Territorial subdivision..

### ***Criteria for Inclusion in the Preliminary List***

After documentary verification of information received from verbal inquiries on each site, a preliminary list of participants of the Housing Certificate Program will be prepared.

Households included in the Housing Certificate Program should meet the following criteria:

- Household lost housing in the 1988 earthquake;
- Household has not received housing compensation from the State or any donor organization;
- Neither the tenant of the lost apartment nor any of his/her household members wholly owns any housing (shares in joint ownership are excluded);
- Household is not included in any program providing housing compensation;
- Household does not have a housing "order" (document confirming allocation of an apartment to this household) for an apartment in a reinforced building or in a building in the process of reinforcement.

## **2. Preparation of the Preliminary List of Participants in the Housing Certificate Program**

The Preliminary List of participants in the Housing Purchase Certificate Program should include the following information verified in the previous phase:

1. Address of the temporary shelter, number and names of all household members living (registered) in a temporary shelter;
2. The address (permanent registration) of the housing occupied before the earthquake and the number and names of people registered in this housing;
3. The number of rooms occupied before the earthquake and lost because of the earthquake (in accordance with the official documentation provided by Municipality);

The Preliminary List will serve as the basis for the next phase.

## **3. Orientation Sessions with Households on the Preliminary List**

The total number of households included in the preliminary list will be divided into several groups (25 to 30 in each group). These groups of households will be invited to participate in orientation sessions carried out by the representatives of the Program Manager.

Visual aids will be used during the orientation sessions (Annex 3).

The objective of these meetings is to present the Housing Certificate Program in detail in order to help households make a decision about accepting a Housing Certificate.

The agenda of the orientation sessions covers the following topics:

- Explanation of the concept of the Program;
- Presentation of the objectives, tasks and implementation methods;
- Question and answer period.

Duration of a session is 2 to 3 hours.

It should be explained during the session that participating households are considered to be preliminarily selected participants that will receive Housing Certificates. The word “preliminarily” means that this selection is an initial proposal and, provided they agree to participate, the selection should be confirmed later with those documents that reflect the criteria of participation in the Program and demonstrate their eligibility for inclusion. A special focus should be on issues related to principles of compensation within the Housing Certificate Program, as well as on the contract to be signed in the next stage between the participating household and the Municipality (Annex 4).

Shortly after the orientation session, households are asked to make the final decision on receiving a Housing Certificate and submit an application confirming their decision (in the case of agreement) to the Urban Institute or to send a notice (in the case of refusal) before the deadline. An application and a notice form are included in the folders distributed to participating households during the session (Appendix 7).

Folders distributed to participating households during the sessions (Appendix 7) contain the following:

- Invitation;
- Application for participating in the Housing Certificate Program;
- Notice on refusal to participate in the Housing Certificate Program;
- Explanation of the principles of compensation used in the Housing Certificate Program;
- Notice on purchasing two apartments;
- Steps for temporary shelter handover and removal;
- Information on legal issues in purchasing housing;
- Home Search Program and main assistance principles;
- Information on Presales Agreement;
- Notice on obtaining an Armenian passport;
- Frequently asked questions;
- Application form for inclusion in the Home Search Program;
- Information on services provided by the Real Estate agencies;
- Steps followed after the signing of the Sales Agreement.

If the households agree, they are given additional information on the next steps. A date is set for an interview with representatives of the Program Manager. If the household declines to participate, it will retain its place on the waiting list for State compensation.



#### **4. Interviews with Representatives of Households Who have Participated in Orientation Sessions**

Representatives of households who have participated in orientation sessions are invited by the representatives of the Program Manager to participate in interviews. The goal of these interviews is twofold: first, to confirm the appropriate level of compensation for the household and, second, to ensure that the household understands the major program provisions. The interview also often reveals discrepancies between various official documents and/or between documents and the preliminary surveys; the UI social sector staff conducting the interview will assist the household in reconciling the information.

Households are asked to bring the following documents to the interview:

1. Passports of all physically present members of the household that are eligible for receiving housing compensation in the HC Program. (All household members 16 or older must have valid Republic of Armenia passports. If they do not, the NGO will assist them in applying for new passports and will ensure that their names are sent to the Marzpetaran to facilitate the process.)
2. Birth certificates of physically present household members under the age of 16.
3. Death certificates of the deceased members of the household registered at the pre-earthquake address (if applicable).
4. Legal documents confirming divorce in the household (if applicable).
5. Notarized powers of attorney from absent household members registered at the pre-earthquake address (if applicable).
6. Any other documentation related to housing compensation issues (e.g., court decisions confirming a person's right to register in a specific pre-earthquake unit).

The Program Manager or the NGO participating in the Program will provide the location for the interviews. This location should be close to the site selected for the Program. There should be a copying machine and a computer at the interview location.

Each interview with a household will take 20 to 30 minutes.

The methodology of the interviews should include the following steps:

1. Members of the household to be interviewed are asked to introduce themselves;
2. Submitted documents are reviewed;
3. Questions are asked about the current temporary shelter and the address of the house occupied before the earthquake and people living and registered there (this information is simultaneously verified with the data collected earlier and submitted by the Municipality);
4. Questions are asked about any absent members of the household;

5. The number of household members who are physically present is recorded and household members' ability to participate in the notarization of the contract to be signed with the Municipality is determined;
6. The number of rooms to be compensated through the Program and the amount of housing compensation (in dollars) are specified;
7. The representatives of the household are asked if they agree with the specified compensation terms and whether they are able to make their final decision on participation in the Program;
8. If the representatives of the household agree to participate, they are acquainted with the information contained on the certificate.
9. Dates are set for signing and notarizing the contract.

Two representatives of the Program Manager conduct the interview. One of the representatives conducts the interview and the other provides support, including reviewing the documents presented by the household and verifying their correspondence with the data collected in advance.

During the interviews, representatives of the NGO participating in the Program will provide technical assistance, including making copies of submitted documents and preparing a packet of information for each household.

An employee of the Department of Housing Inventory and Distribution at the Municipality will be present at the interviews. At the end of the interviews, he or she will register the households that have agreed to receive certificates as candidates for signing and notarizing the contracts with the Municipality. He will set a date for signing and notarizing the Municipal Agreements.

The representative of the NGO will coordinate the process of signing and notarizing the Municipal Agreements.

## **5. How is the Compensation Amount Determined?**

Compensation is based on the size of the housing unit (measured in number of rooms) lost due to the 1988 earthquake. That is,

- a) The amount denominated on the certificate (in dram-equivalents of USD) is based on the size of the housing unit (measure in number of rooms) that the household lost in the 1988 earthquake.
- b) If the family size (measured in officially registered household) today warrants a smaller apartment (according to national norms/Gov. decision # 432), then they will receive a smaller apartment (in number of rooms).
- c) If the number of registered members who are physically present (at the time the Municipal Agreement is signed) warrant a larger apartment than was lost in the earthquake, the household may receive a certificate valued to purchase one additional room.
- d). Regardless of the number of household members only one housing certificate is offered per household (where household is defined by registration at the pre-earthquake address). By

accepting the additional risks and conditions of the program for the purchase of two units, the household may purchase two apartments with the housing certificate.

## **6. Final Confirmation of a Candidate to Receive a Housing Certificate**

The Program Manager will consider a household's decision during the interview to sign a contract with the Municipality as final consent to participate in the Housing Certificate Pilot Program.

If a household does not agree with the terms of housing compensation or with any other conditions, it will be given a certain period of time (before the end of the period of orientation sessions and interviews) to make its final decision. Failure to send a notice of refusal will be considered by the Program Manager as a refusal to participate in the Program.

If, during the course of the interview, a household decides not to participate in the program, then the refusal should also be in the form of a written notice. Failure to send such a notice will also be considered by the Program Manager as a refusal to participate in the Program.

All other households surveyed by CPA will receive a written explanation of UI's decision to consider them ineligible for the Certificate Program.

## **7. Signing the Contract Between a Housing Certificate Candidate and the Municipality**

After the final confirmation of the candidate to receive a Housing Certificate, the employee of the Department of Housing Inventory and Distribution at the Municipality who has participated in the interviews organizes the signing and notarization of the contracts between the Candidate and the Municipality.

All adult members of the household bring their passports, their children's birth certificates, and copies of all these documents prepared in advance to the Municipality to sign the Contract and then go to a notary to ratify it. The State duty for notary ratification of the contract (5,100 AMD for ratification of each contract) will be paid out of the funds for Program implementation.

## **Section II: Social Issues in Support to Beneficiaries and Site Monitoring**

### **1. Role of the NGO**

In addition to providing a means of communication with the targeted communities, the NGOs are responsible for certain concrete tasks (see Annexes 6-8). The first of these is their assistance in organizing and facilitating the beneficiary identification process (explained above). Once certificates have been distributed on a particular site, the NGOs will:

1. Ensure that the community is informed on program progress (including any changes in relevant program or government procedures).

2. Function as the first point of contact for all questions and refer beneficiaries to the appropriate source for further information (e.g., real estate agencies, banks, Marzpetaran, UI social sector staff).
3. Staff the Information Center, which will be a clearinghouse for informal listings of homes for sale throughout the EQZ.
4. Provide individual assistance in identifying appropriate housing to those with special needs (e.g., people with reduced mobility or households trying to buy more than one apartment with one certificate).
5. Monitor and report on all changes on each site, including the removal of domics (of both nonparticipating and participating households), changes in use of domics (e.g., from residence to commercial use), and the appearance of new domics. As part of the community, NGOs are uniquely positioned to monitor the social side of these physical changes. Thus, NGOs will not only identify domics overdue for removal, but, where possible, include the beneficiaries' explanation of *why* the domic is still on the site.

In addition to monitoring the process of domic removal, the NGO will also assist beneficiaries in initiating domic removal according to procedures agreed-upon with the Government of Armenia. The steps used in the pilot are attached as Annex 9.

## **2. Monitoring Progress and Providing Individual Support**

The weekly reports from the social sector staff, NGOs, and banks will allow the management team to track both the overall progress of the program and the individual progress of each beneficiary household. Households that miss certain milestones (e.g., certificate registration, extension requests, transfer statements) will be contacted by the appropriate NGO or UI social sector staff in order to evaluate the situation and determine what support the household may need in completing all program steps. Each household that needs to extend its certificate past the initial 3-month deadline (approximately 40% of households in the pilot) will be required to meet with UI staff to discuss its situation and home search strategy before receiving an extension.

As soon as households have signed sales contracts, they will be invited to attend a "Homeowner's Orientation" session. While all beneficiary households were, of course, the *de facto* owners of their pre-earthquake homes, it is important to provide information on the new legal aspects of home ownership. These sessions will cover topics such as the role of a condominium association and calculating property tax. In addition, beneficiary households will be provided with information on the availability of social services at the Homeowner's Orientation.

## **3. Appeal Procedures**

Urban Institute's social sector staff will be available for appointments or "drop-in" hours every day in a central location (and/or near specific sites) in each city in the program. We expect that most questions, concerns, and complaints will be addressed through these individual meetings with beneficiaries and other residents of the targeted communities.

UI will post the eligibility requirements and compensation formulas (both graphically and in words) and appeal procedures in all UI and NGO offices. In order to appeal an

eligibility or compensation decision, a household will need to submit documentary evidence that it meets these requirements to the component manager. UI and NGO staff will be available to assist households to identify and collect the required documents; appeals can also be submitted through drop boxes that will be placed in all UI and NGO offices. Mail will be collected from these boxes every two to three days.

In addition to eligibility and compensation appeals, it is likely that some certificate holders will wish to appeal the rejection of their selected housing units as a result of the bank's physical inspection (see the attached Bank Manual for more detail on physical inspections). In such cases, a UI staff member will visit the proposed housing unit to evaluate the conditions.

All appeals and other letters will be responded to in writing.

## Social Procedures – Annex 1

**2001-2003 UI/USAID HOUSING PROGRAM IN THE EARTHQUAKE ZONE:  
CENSUS QUESTIONNAIRE**

ID # \_\_\_\_\_ City: \_\_\_\_\_ Site Code: \_\_\_\_\_

ABOVE TO BE FILLED IN BEFORE GOING TO SITE

Interviewer \_\_\_\_\_  
 Interview date \_\_\_\_\_ Interview time \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Structure Type:    1. Domik       2. self-constructed structure    3. school/kindergarten  
                          4. Garage       5. Other (*describe* \_\_\_\_\_ )  
                          6. Category III building

Please follow the instructions when selecting the respondents.

**All the instructions to the interviewers are written in *bold italics*. Please follow all the instructions both in the questionnaire and the mapping. Read all the questions as they appear in the questionnaire and use ONLY those clarifications and examples provided during training. Record any other information on the back of the questionnaire and make a note on this first page so that we will see it. DO NOT IN ANY WAY TALK ABOUT ANY COMPENSATION AMOUNTS OR ANY QUALIFICATIONS FOR COMPENSATION IN THE HC OR HIG PROGRAM.**

Hello. My name is \_\_\_\_\_. I am from Center for Policy Analysis at American University of Armenia. We are conducting a survey of households on this site. Your answers will be very helpful to us. The interview will take about 5 minutes. May I begin?

1. Did you lose your home in 1988 earthquake? (*Probe if no*)\_\_\_\_\_ Yes (*go to question 2*)\_\_\_\_\_ No (*explain in detail and go to question 7*)

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2. What is the address of your previous home where you lived before the earthquake?

City: \_\_\_\_\_

Street: \_\_\_\_\_

Building #: \_\_\_\_\_

Apartment#: \_\_\_\_\_

3. Is that building/house still standing?

\_\_\_\_\_ Yes

\_\_\_\_\_ No

4. How many people lived in that house/apartment? Total # \_\_\_\_\_

5. How many rooms did that house/apartment have? Total # \_\_\_\_\_

6. Have you or any one else who lived in your pre-earthquake home already received new housing or any other compensation for that home?

\_\_\_\_\_ Yes (*address/compensation:* \_\_\_\_\_)

(*explain why living in domic:* \_\_\_\_\_)

\_\_\_\_\_ No

\_\_\_\_\_ Don't know

\_\_\_\_\_ Refused to answer

Now I have some questions about this home you are living in now.

7. How many people are registered in this home now? # \_\_\_\_\_

8. Please list the names of all adults and children living here now. (*List surname, name, middle name*)

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

6. \_\_\_\_\_

7. \_\_\_\_\_

8. \_\_\_\_\_

9. \_\_\_\_\_

10. \_\_\_\_\_

9. Do you or anyone else living here receive aid from PAROS now, this month?

\_\_\_ Yes ***If yes, ask:*** How much per month total for all recipients: \_\_\_\_\_  
\_\_\_ No



10. Do you or anyone else living here receive the following aid now, this month? (**Read list**)

**If yes, ask:** Can you please tell me the total amount for \_\_\_\_ for all the people living in this house for this month?

Yes	No	Pensions	_____
Yes	No	Disability payments	_____
Yes	No	Child support	_____
Yes	No	Single mother support	_____
Yes	No	Unemployment	_____
Yes	No	Scholarship	_____
Yes	No	Other	_____

11. During last month, did you or anyone living here receive any of the following assistance from the government or any humanitarian organization? (**Read list**)

**If yes, ask:** Can you please tell me the total amount for \_\_\_\_ for all the people living in this house for the month of July?

Yes	No	Food	_____
Yes	No	Clothing	_____
Yes	No	Medicine or Medical care	_____
Yes	No	Other	_____

11. Do you own a home anywhere?

1 yes (**get complete address:** \_\_\_\_\_ )  
2 no

We have finished the interview. Thank you for your cooperation in answering our questions. If you have any questions regarding this interview, you can call Dr. Lucig Danielian in the American University of Armenia at the following telephone number, 51-25-82.

## Social Procedures – Annex 2

To: Program Manager, EQZRP Housing Component

From: \_\_\_\_\_  
(first name, middle name, last name)

Passport details \_\_\_\_\_  
(serial number, passport number, code number, issuing date, issued by)

Temporary shelter address \_\_\_\_\_

Pre-earthquake address \_\_\_\_\_

Number of rooms lost in the earthquake \_\_\_\_\_ (\_\_\_\_\_)   
(in words)

### APPLICATION

I \_\_\_\_\_,  
(first name, middle name, last name)

and my entire household who currently live in temporary housing are familiar with the terms of the EQZRP Housing Certificate Program and want to participate in it.

We agree to receive a Housing Certificate and realize that by so doing we undertake the following responsibilities:

1. We will sign a legally binding contract with the Municipality. The main terms of the contract are:
  - a) that within 30 days of acquiring title to permanent housing through the certificate process, we are obliged to vacate the temporary shelter(s) \_\_\_\_\_ (address/es) occupied by us, and hand it over to the Municipality to be destroyed.
  - b) that we will waive all property rights to the permanent housing \_\_\_\_\_ that was occupied by us before the earthquake.
  - c) that we will not sell, donate, lease, mortgage or alienate in any way the permanent housing acquired through the certificate process for two (2) years from the moment of registration of the title.
2. My household does not own any other residential space in the Republic of Armenia (for example, an apartment or house).
3. My household has never received humanitarian aid for the purpose of acquiring housing.

We, the undersigned, confirm that what is said in this application is true.

_____	_____	_____
_____	_____	_____
_____	_____	_____
(name, patronymic, last name)	(age)	(signature)
_____ (date)		

To: Program Manager, EQZRP Housing Component

From: \_\_\_\_\_  
(first name, middle name, last name)

Passport details \_\_\_\_\_  
(serial number, passport number, code number, issuing date, issued by)

Temporary shelter address \_\_\_\_\_

Pre-earthquake address \_\_\_\_\_

Number of rooms lost in the earthquake \_\_\_\_\_ (\_\_\_\_\_)   
(in words)

## NOTIFICATION


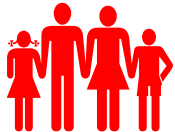


### On Declining to Participate in the EQZRP Housing Certificate Program





I \_\_\_\_\_  
and my entire household who currently live in temporary housing are familiar with the terms of the EQZRP Housing Certificate Program and decline to participate in it.

We, the undersigned, confirm that what is said in this application is true.

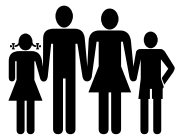
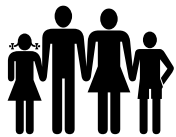
_____	_____	_____
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_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
(name, middle name, last name)	(age)	(signature)


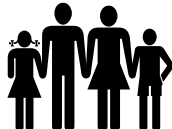



\_\_\_\_\_ (date)






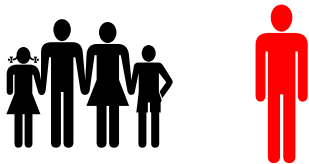
Situation			Decision on eligibility for participation in the HC Program
	Present (temporary shelter)	1988 (Pre-EQ registration)	
	 <p>Temporary shelter</p>  <p>All family members are registered and live in temporary shelter <i>not</i> located on a program site</p>	 <p>Damaged or destroyed building</p>  <p>All family members have permanent registration in buildings damaged or destroyed in the earthquake</p>	<p>1. All family members living and registered in temporary shelters located in neighborhoods <i>not</i> selected as program sites are ineligible for participation in the HC Program.</p>

Situation			Decision on family members eligibility for participation in the HPC Program
	2001 (temporary shelter)	1988 (Pre-EQ registration)	
	 <p>Temporary shelter</p>  <p>All family members live on an HC Program Site in temporary shelters</p>	 <p>Damaged or destroyed building</p>  <p>The household members do not have permanent registration in buildings damaged or destroyed in the earthquake</p>	<p>1. Households that live and are registered in temporary shelters but do not have permanent registration in buildings damaged or destroyed in the earthquake are ineligible for participation in the HPC Program.</p>





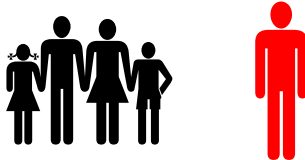
## FREQUENTLY ENCOUNTERED SITUATIONS IN DETERMINING HOUSEHOLD ELIGIBILITY


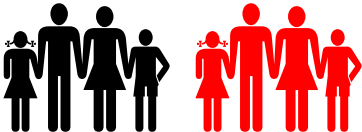

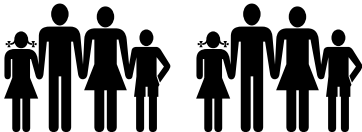
Situation		Decision on eligibility for participation in the HC Program
Present (temporary shelter)	1988 (pre-EQ registration)	
<p>Temporary shelter</p>  <p>All family members are <b>registered and live in a temporary shelter</b></p>	<p>Damaged or destroyed building</p>  <p>All family members have permanent registration <b>at the address of the housing lost in the earthquake</b></p>	<p>All family members that</p> <ul style="list-style-type: none"> <li>a) live in temporary shelter on a program site</li> <li>b) are registered there</li> <li>c) have permanent registration at the address of the housing lost in the earthquake are eligible to participate in the HC Program and receive compensation in accordance with the Program guidelines.</li> </ul>





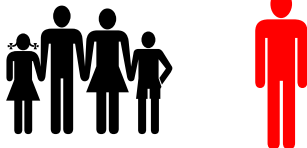
Situation			Decision on eligibility for participation in the HC Program
	Present (temporary shelter)	1988 (pre-EQ registration)	
	<div></div> <p>Temporary shelter</p> <div></div> <p>All family members are <b>registered in temporary shelter</b></p> <div> one family member is not physically present</div>	<div></div> <p>Damaged or destroyed building</p> <div></div> <p>All family members have permanent registration <b>at the address of the housing lost in the earthquake</b></p>	<p><b>1.</b> All family members that</p> <ul style="list-style-type: none"><li>a) live in temporary shelter on a program site</li><li>b) are registered there</li><li>c) have permanent registration at the address of the housing lost in the earthquake are eligible to participate in the HC Program and receive compensation in accordance with the Program guidelines.</li></ul> <p><b>2.</b> The number of rooms to be compensated may be affected by the absence of the family member, if his or her presence would result in an additional room being added to the compensation (the “plus-one” option).</p>





Situation			Decision on eligibility for participation in the HC Program
	Present (temporary shelter)	1988 (Pre-EQ registration)	
	 <p>Temporary shelter</p>    <p>One of the family members received housing as compensation for that lost in the EQ and subsequently sold it</p>	 <p>Damaged or destroyed building</p>  <p>All family members have permanent registration in buildings damaged and destroyed in the earthquake</p>	<p>1. Household members that live and are registered in temporary shelters on an HC site and have permanent registration in buildings damaged or destroyed in the earthquake are not eligible for participation in the HC Program</p> <p><i>if they already received housing compensation and have been removed from the Municipal Waiting List of families that lost housing in the earthquake.</i></p>



Situation			Decision on eligibility for participation in the HC Program
	Present (temporary shelter)	1988 (Pre-EQ Registration)	
	 <p>Temporary shelter</p>   <p>One of the family members <b>has part-ownership in a private house or an apartment (less than 100% ownership)</b></p>	 <p>Damaged or destroyed building</p>  <p>All family members, including those with less than 100% property ownership have permanent registration in damaged or destroyed buildings</p>	<p>1. All family members who are living and registered in temporary shelters located on an HC Program Site and have permanent registration in buildings damaged or destroyed in the earthquake are eligible for participation in the HC Program.</p>

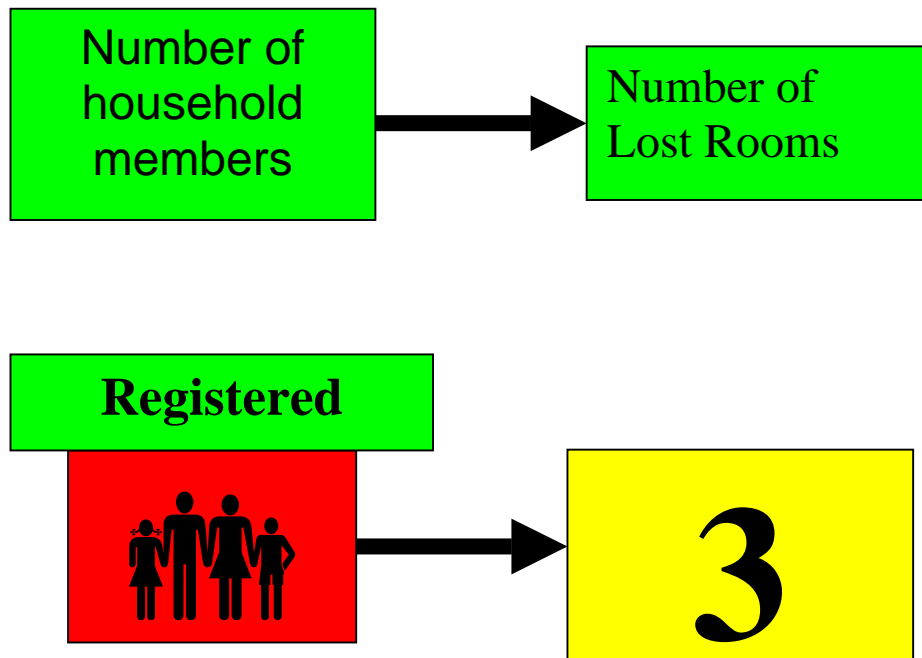
Situation			Decision on eligibility for participation in the HC Program
	Present (temporary shelter)	1988 (Pre-EQ Registration)	
	 <p>Temporary shelter</p>  <p><b>A part of a family lives in a reinforced and habitable building, and the other part lives on the HC Site in temporary shelters</b></p>	 <p>Damaged or destroyed building</p>  <p><b>All family members have permanent registration in already reinforced and habitable buildings</b></p>	<ol style="list-style-type: none"> <li>1. Family members who lost their housing in the earthquake and live and are registered in temporary shelters but have permanent registration in the already reinforced buildings are not eligible for participation in the HC Program <i>if</i> the housing in the reinforced building was been issued to that family in accordance with Government decision No. 432, i.e., in accordance with the number of lost rooms.</li> <li>2. If the family was compensated by number of the members (i.e., in accordance with the previous Government decision, No. 371) then it is necessary to clarify which part of the family has not been compensated, i.e., is still on the Municipal Waiting List of families that lost housing in the earthquake.</li> <li>3. That part of the family is eligible to participate in the HC Program and receive housing compensation in accordance with Program guidelines.</li> </ol>

Situation			Decision on eligibility for participation in the HC Program
	Present (temporary shelter)	1988 (Pre-EQ Registration)	
	 <p>Temporary shelter</p>   <p>One of the family members <b>owns a private house or an apartment (100% ownership)</b></p>	 <p>Damaged or destroyed building</p>  <p>All family members including those with 100% ownership of property have permanent registration in damaged or destroyed buildings</p>	<p>1. If a household member has 100% ownership in a housing unit, then all household members living and registered in temporary shelters located on an HC Program Site are not eligible for a Certificate even though they may have permanent registration in buildings damaged or destroyed in the earthquake.</p>

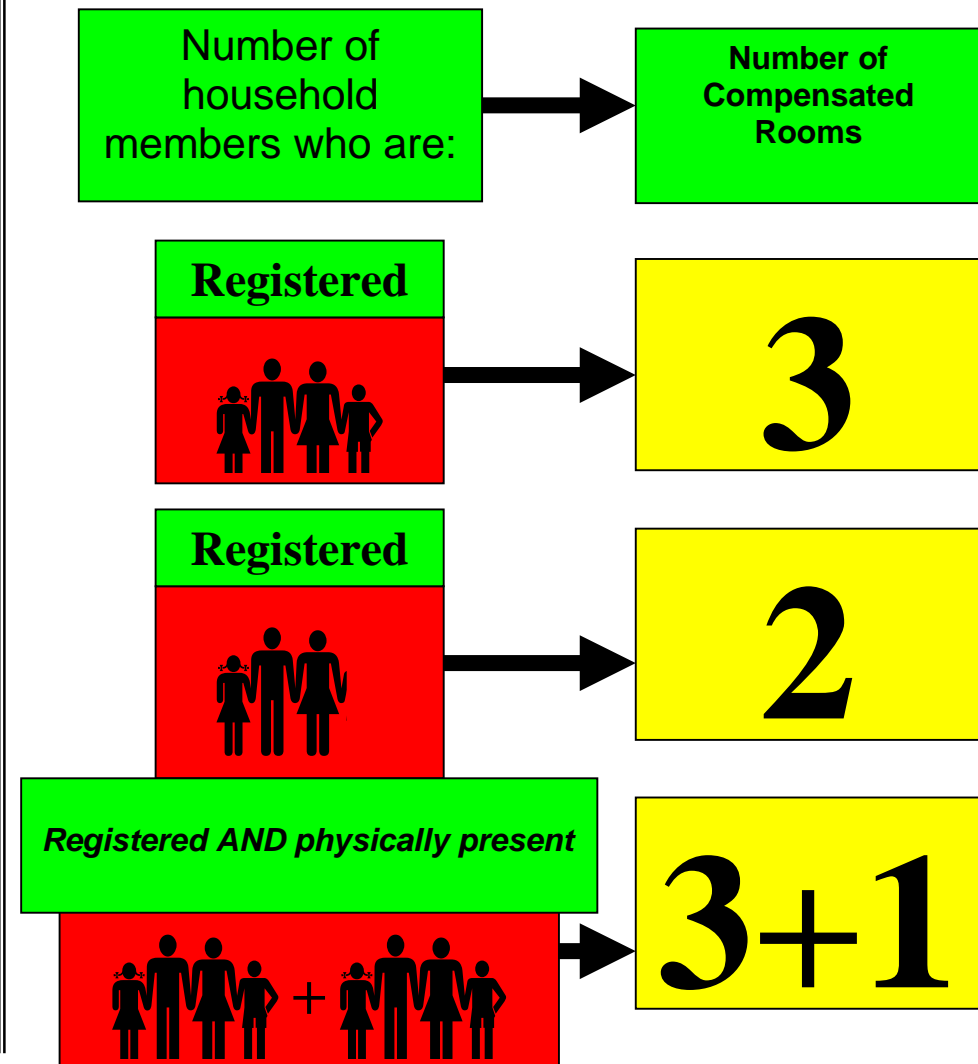
Situation			Decision on eligibility for participation in the HC Program
	Present: Temporary shelter	1988: Registration before the earthquake	
	 <p>Temporary shelter</p>  <p>All family members live on the site in temporary shelters because <b>their assigned apartment in a Category I or II building is in physical bad condition</b></p>	 <p>Category I and II building</p>  <p>All family members are registered in Category I and II buildings</p>	<ol style="list-style-type: none"> <li>1. All family members living in temporary shelters and registered in Category I and II buildings are not eligible for participation in the HC Program.</li> <li>2. The household may be eligible for a Housing Improvement Grant.</li> </ol>

**Social Procedures - Annex 5**  
**HOUSING COMPENSATION IN ACCORDANCE**  
**WITH HC GUIDELINES**

**1988**



**Present**



## Social Procedures - Annex 6

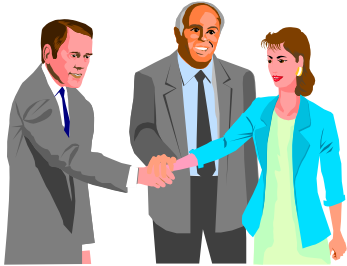
## Monthly NGO Report for Site \_\_\_\_\_

[illegible]

## HOME SEARCH ASSISTANCE

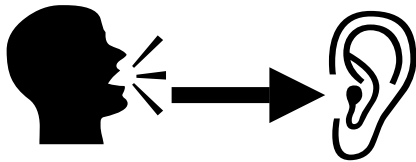
### Guidelines for NGO Assistance to the Neediest Housing Certificate Program Participants

**1**



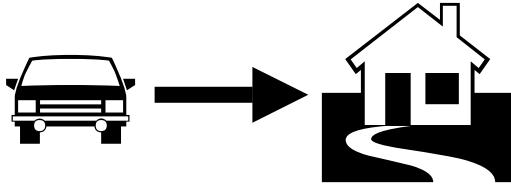
The NGO provides transportation for needy beneficiaries to the participating Real Estate Agencies. The Real Estate Agencies will follow up directly with the Certificate holders. Only if Agencies fail to procure a contract for the Certificate Holder, should the NGO provide further assistance (Step 2, below).

**2a**



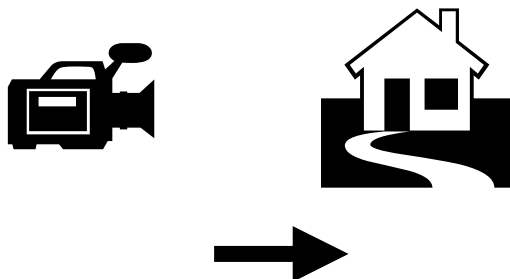
The NGO provides information about apartments for sale to beneficiaries (contact information, address, general description, etc.)

**2b**



The NGO arranges visits (via public transportation) to apartments for sale for needy beneficiaries

**2c**



The NGO provides photos and brief written descriptions of apartments for sale to beneficiaries who are invalids, sick or otherwise immobile

## Social Procedures - Annex 8

[illegible]



SAMPLE: Temporary Shelter Handover and Removal: Steps for Certificate Holders

Certificate holders are legally bound to vacate and hand over their temporary shelter/space (state- or donor-provided domics, self-constructed temporary shelter, and/or other structures) to the Municipality as stated in the Municipal Agreement signed between the Mayor and the certificate holder before certificate issuance. Certificate holders give up any property rights they have to this shelter or space by signing the Handover Act (Bank Exhibit CP-22) in accordance with the schedule below.

Certificate holders living in donor-, state- or municipality-provided domics are responsible for handing over these domics. The Municipality is responsible for removing and disassembling or destroying the domic or domic remnants that are handed over in accordance with the schedule below.

Self-constructed temporary shelter may be removed in part or whole by the certificate holder. All such temporary shelter or remnants of such temporary shelter that are not destroyed/disassembled by the vacating household should be removed by the Municipality (regardless of where it came from, its condition, or who initially provided it), in accordance with the schedule below.

SCHEDULE

- 1) Within 15 days of signing the Transfer Statement (Bank Exhibit CP-21) with the seller, the certificate holder must VACATE HIS OR HER DOMIC AND THEN go to the Housing Management Department, 6A K. Demirchyan St., and fill out and sign the Handover Act.
- (2) Workers from Housing Management Department remove the domic within 15 days of receiving the Handover Act.
- (3) After 15 days, the certificate holder goes to the Municipal Building to pick up the Handover Act signed by both Mr. Juharyan (Head, Housing Management Unit JSC) and Mr. Darbinyan (Department Head, Housing Registration and Allocation, Gyumri Municipality).
- (4) The certificate holder takes the signed Handover Act to the bank.

## Social Procedures – Annex 9

### Temporary Shelter Handover and Destruction: Steps for Certificate Holders and Municipality

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Certificate holders are legally bound to vacate and hand over their temporary shelter/space (state- or donor-provided domics, self-constructed temporary shelter, and/or other structures as well as living space in condemned or public buildings) to the Municipality as stated in the Municipal Agreement signed between the Mayor and the certificate holder before certificate issuance. Certificate holders give up any property rights they have to this shelter or space by signing the Handover Act (Bank Exhibit CP-22) in accordance with the schedule below.

Self-constructed temporary shelter may be removed in part or whole by the certificate holder. All such temporary shelter or remnants of such temporary shelter that are not destroyed/disassembled by the vacating household should be destroyed/disassembled by the Municipality (*regardless of where it came from, its condition, or who initially provided it*), in accordance with the schedule below. The Municipality is responsible for removing and dissembling or destroying domic or domic remnants that are handed over in accordance with the schedule below.

#### SCHEDULE

##### 1) Certificate Holder

##### **Within 15 days of signing the Transfer Statement (Bank Exhibit CP-21) with the seller:**

- a) the certificate holder must move all of his/her possessions out of the domic or other temporary living space;
- b) the certificate holder must make an appointment with an official from the Municipal Housing Registration and Allocation Department (Mr. Darbinyan, Department Head), located in the Gyumri Municipality Building, to come to the site in order to
  - 1) demonstrate that the domic/temporary shelter is empty;
  - 2) hand over the keys to the domic/temporary shelter; and
  - 3) sign the Handover Act certifying that the temporary shelter has been handed over to the Municipality.
- c) the certificate holder must take his/her copy of the signed Handover Act to the bank.

##### 2) Municipality

**No later than the next business day after the certificate holder has gone to the Municipal Housing Registration and Allocation Department to make an appointment for handing over his/her domic,** an official from the Municipal Housing Registration and Allocation Department will go to the site at the agreed-upon time to

- 1) confirm that the domic/temporary shelter is empty;
- 2) accept the keys to the domic/temporary shelter; and
- 3) sign the Handover Act certifying that the temporary shelter has been handed over to the Municipality.

**Within 15 days of signing the Handover Act (Bank Exhibit CP-22) with the certificate holder,** the Municipality must remove and disassemble/destroy the handed-over domic.